

## Loss Control **Services**

Loss control is a risk management technique that seeks to reduce the possibility that a loss will occur and reduce the severity of those that do occur. An effective loss control program will help policyholders reduce claims and insurance companies reduce losses through safety and risk management information and services.

VERTEX is instrumental in identifying conditions or situations associated with our clients' projects, structures and business operations that present a possibility of loss, whether or not an actual loss occurs.

Our risk engineers and loss control professionals offer extensive experience analyzing, evaluating and prioritizing critical risks for environmentally sensitive operations as well as for construction, commercial, and industrial processes. We work closely with insurance underwriting professionals and industry risk managers to translate and condense information needed to effectively coordinate risk management strategies. From desktop document reviews, to pre-construction surveys, to comprehensive on-site process engineering inspections and more, VERTEX offers value-added services to help prevent losses and/or diminish exposures.

At least three recurring themes have defined the spectrum of VERTEX's services for the last 20 years: unsurpassed responsiveness; an ability to provide clients with a fitting level of detail; and enduring trust through long-term business relationships.

### **Carrier Representation**

Preparation is our forte. From simple broker/insured meet and greets; to detailed risk presentations; to litigation - expert witness support services, VERTEX will seek out client feedback to provide commensurate levels of effort/presentation.

### **Loss Control Surveying**

Depending on the perspective of the client, VERTEX will often prepare surveys that may include the following: a brief history of the company; hazard exposure analyses (i.e., material handling, ladders, mold-water intrusion, etc.); company-location specific exposure statistics; and/or mitigation program evaluation.

### **Policy Review**

By staying abreast of changing state/federal policies and statutes (as well as within Canada and Mexico), we are able to anticipate emerging risks and advise clients accordingly. An example would be our ongoing nationwide gasoline station/fuel storage regulation and compliance database that we maintain and provide to clients as a guidance tool.

### **Risk Management and Financing**

We understand risk management and financing, and continue to keep pace with this emerging and dynamic field through education and strategic hires. We can work in conjunction with clients seeking solutions in the traditional insurance realm, as well as entertain ramifications of non-insurance risk transfer and retention.

### **Technical Interpretation**

Our greatest skills in this arena are often described as: the ability to extract relevant risk exposures, from a myriad of information sources, in an expedited manner, for reasonable cost.



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